

EXHIBIT B

Date: _____

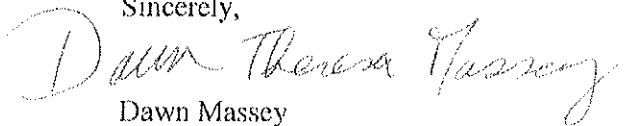
Dawn Massey
109-63 Centreville Street, 2nd Floor
Queens, NY 11417

To Whom It May Concern:

I am writing to demand that you remove the 2002 possessory judgment from my report because it is more than seven years old. The Federal Fair Credit Reporting Act requires you to exclude this judgment. 15 U.S.C.A. §1681c.

Please inform me when you have deleted the disputed item as soon as possible.

Sincerely,


Dawn Massey

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